

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on June 25, 2004, Ashley Griggs executed and delivered to Kirk Smith as Trustee for Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, SouthStar Funding, LLC, and Lender's successors and assigns, a certain Deed of Trust securing a Promissory Note in the principal sum of \$105,500.00 payable to the order of SouthStar Funding, LLC; said Deed of Trust is recorded in Book 2020 at Page 0017 of the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust,

NOW, THEREFORE, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, SouthStar Funding, LLC, and Lender's successors and assigns, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the aforementioned Trustee, and appoint and constitute Michael S. McKay as Substitute Trustee therein, in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, SouthStar Funding, LLC, and Lender's successors and assigns has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 2nd day of August, 20 05.

Mortgage Electronic Registration Systems,
Inc., acting solely as a nominee for
Lender, SouthStar Funding, LLC, and
Lender's successors and assigns

By:

Sueann Land
Title: Branching Asset Management
Asst. Junior Officer

By:

Sueann Land
Title: Branching Asset Management
Asst. Junior Officer

STATE OF Minnesota,
 COUNTY OF Dakota SS

ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 2nd day of August, 2005, within my jurisdiction, the within named Sueann Cairns ten'sen and Rick Wilken, respectively, of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, SouthStar Funding, LLC, and Lender's successors and assigns, and that for and on behalf of the said entity as its Asst. Junior officer and Asst. Junior officer, respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 2nd day of August, 20 05.

My Commission Expires:
Jan. 31, 2010

Bette J. Peterson
 NOTARY PUBLIC

Ashley Griggs
 DHGW No. 31836H
 THIS DOCUMENT PREPARED BY AND
 AFTER RECORDING PLEASE RETURN TO:
 DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
 555 Plaza West, 415 North McKinley
 Little Rock, Arkansas 72205
 Telephone No. (501) 661-1000

